

Form b18

UNITED STATES BANKRUPTCY COURT
Southern District of Ohio

In Re:

Thaddeus Roland Freeman
2637 Cincinnati Dayton Road
Middletown, OH 45044

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) Case No.: 3:03-bk-36704
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Alfreda Janell Freeman
Debtor(s)

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) Chapter: 7
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)

Social Security Number:
Debtor: xxx-xx-6766
Joint: xxx-xx-5077

DISCHARGE OF DEBTOR

It appearing that the debtor(s) is entitled to a discharge, **IT IS ORDERED:** The debtor(s) is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

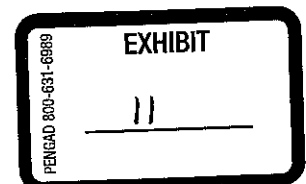
Dated: 12/9/03

BY THE COURT:

William A. Clark

William A. Clark
United States Bankruptcy Judge

SEE BACK OF THIS ORDER FOR IMPORTANT INFORMATION



EXPLANATION OF BANKRUPTCY DISCHARGE
IN A CHAPTER 7 CASE

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a discharged debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:]* A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the discharged debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts that are Not Discharged.

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts that are in the nature of alimony, maintenance, or support;
- c. Debts for most student loans;
- d. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- e. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle while intoxicated;
- f. Some debts which were not properly listed by the debtor;
- g. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- h. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts.

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

BAE SYSTEMS

Enterprise Systems Incorporated
11487 Sunset Hills Road
Reston, Virginia 20190-5234

CERTIFICATE OF SERVICE

District/off: 0648-3
Case: 03-36704

User: admin
Form ID: b18

Page 1 of 1
Total Served: 41

Date Rcvd: Dec 10, 2003

The following entities were served by first class mail on Dec 12, 2003.

db Thaddeus Roland Freeman, 2637 Cincinnati Dayton Road, Middletown, OH 45044
jdb Alfreda Janell Freeman, 2637 Cincinnati Dayton Road, Middletown, OH 45044
aty Stephen D Miles, 18 W Monument Ave, Dayton, OH 45402
tr +Donald F Harker, III, One First National Plaza, Suite 2103, 130 W Second Street,
Dayton, OH 45402-1502

ust Asst US Trustee, Office of the US Trustee, 170 North High Street, Suite 200,
Columbus, OH 43215

6425892 +ACCOUNT RECOVERY CONSULTANTS, 3864 SOUTH KETTERING BLVD, SUITE 105, DAYTON OH 45439-2033
6425893 ALLSTATE, 3544 WEST SIEBENTHAL, DAYTON OH 45406
6425894 +AMERICAN GENERAL, 4421 ROOSEVELT BLVD, MIDDLETOWN OH 45044-6239
6425895 BUTLER COUNTY TREASURER, 315 HIGH ST, HAMILTON OH 45011
6425897 CCI, PO BOX 751071, DAYTON OH 45475
6425898 CHILDRENS MEDICAL CENTER, 1 CHILDRENS PLAZA, DAYTON OH 45404
6425899 CENERGY, PO BOX 740124, CINCINNATI OH 45274-0124
6425900 CREDIT COLLECTION SERVICES, PAYMENT PROCESSING CENTER, PO BOX 55126, BOSTON MA 02205-5126
6425901 CROSS COUNTRY, PO BOX 310711, BOCA RATON FL 33431-0711
6425902 DEANNA NASSAR, 3209 MERIDETH LANE, GRAPEVINE TX 76051
6425903 +DR DORSEY, 2591 MIAMISBURG CENTERVILLE ROAD, DAYTON OH 45459-3711
6425904 EDWARD FINK, 128 ORCHARD STREET, LEWISBURG OH 45338
6425905 FARMERS INSURANCE, PO BOX 55126, BOSTON MA 02205-5126
6425906 FIRSTAR BANK, 4401 ROOSEVELT BLVD, MIDDLETOWN OH 45044
6425907 GRANGE INSURANCE, PO BOX 182479, COLUMBUS OH 43218-2479
6425909 HOUSEHOLD FINANCE, 3419 PENDLETON CIRCLE, MIDDLETOWN OH 45044
6425910 JCPENNY, PO BOX 981131, EL PASO TX 79998
6425911 JOANN FINK, 128 ORCHARD STREET, LEWISBURG OH 45338
6425912 +JOYCE RUSTERHOLZ MD, 20 S BRIEL BLVD, MIDDLETOWN OH 45044-5155
6425913 KEMBA CREDIT UNION, PO BOX 14090, CINCINNATI OH 45250
6425914 LIPOSCIENCE INC, PO BOX 60938, CHARLOTTE NC 28260-0938
6425915 LYKINS OIL, 5163 WOLPEN PLEASANT HILL ROAD, MILFORD OH 45150
6425916 MIDDLETOWN REGIONAL HOSPITAL, PO BOX 711782, COLUMBUS OH 43271-1782
6425917 NCO FINANCIAL SYSTEMS, PO BOX 41417, DEPT 99, PHILADELPHIA PA 19101
6425918 RASHAD JONES, 2637 CINCINNATI DAYTON ROAD, MIDDLETOWN OH 45044
6425919 RASHAD JONES JR, 307 GARFIELD STREET, MIDDLETOWN OH 45044
6425920 REED CHIROPRACTIC CENTER, 3630 COMMERCE DRIVE, FRANKLIN OH 45005
6425921 SEARS, PO BOX 182149, COLUMBUS OH 43218-2149
6425922 +THOMAS AND THOMAS, 2323 PARK AVENUE, CINCINNATI OH 45206-2788
6425923 TRISTON JONES, 1805 HILL, MIDDLETOWN OH 45044
6425924 UNITED COLLECTION BUREAU, 2912 SPRINGBORO WEST, SUITE 202, DAYTON OH 45439
6425925 VICKI NASSAR, 3209 MEREDITH AVENUE, GRAPEVINE TX 76051
6425926 WORLDCCOM WIRELESS, PO BOX 259, NEWARK NJ 07101-0259

The following entities were served by electronic transmission on Dec 10, 2003 and receipt of the transmission was confirmed on:

aty E-mail: bknotice@woh.rr.com Dec 10 2003 22:24:44 Richard E West, 195 E Central Avenue,
PO Box 938, Springboro, OH 45066
6425896 EDI: CAPITALONE.COM Dec 10 2003 22:25:00 CAPITAL ONE, PO BOX 85147, RICHMOND VA 23276
6425908 EDI: TSYS.COM Dec 10 2003 22:25:00 HOME DEPOT, PO BOX 105980, DEPT 51,
ATLANTA GA 30353-5980
6425921 EDI: SEARS.COM Dec 10 2003 22:25:00 SEARS, PO BOX 182149, COLUMBUS OH 43218-2149
TOTAL: 4

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****
cr Household Realty Corporation

TOTALS: 1, * 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have served the attached document on the above listed entities in the manner shown, and prepared the Certificate of Service and that it is true and correct to the best of my information and belief.

First Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 12, 2003

Signature:

